

# Claims

- [c1] A method for facilitating operation of a loyalty points program having at least one primary cardmember, said primary cardmember having an account, the method comprising the steps of:
- receiving information related to a cardmember profile for the account;
  - creating a cardmember profile for the account, wherein the profile comprises at least one third-party authorization, wherein each of said third-party authorization corresponds to a third-party participant and each third-party authorization specifies an authorization access for the third-party participant;
  - allowing each third-party participant to request a transaction with the loyalty points program according to their corresponding authorization access;
  - processing the transaction request; and
  - fulfilling the transaction request.
- [c2] The method according to claim 1, wherein the authorization access comprises one of a global assignment, a functional assignment, and a transactional assignment.
- [c3] The method according to claim 1, further comprising the

step of comparing the requested transaction made by one of the third party participants to the authorization access for the third party participant.

[c4] The method according to claim 1, further comprising the steps of:

receiving, from one of the primary cardmembers, a request to change the authorization access for one of the third party participants associated with the primary cardmember's account; and

updating the cardmember profile for the primary cardmember's account to reflect the requested authorization access for the third party participant.

[c5] A system for operating a loyalty points program having at least one primary cardmember, each primary cardmember having an account, the system comprising:

a transaction system component configured to manage, track, and report loyalty point information for the loyalty points program;

a backend processing system component configured to receive requests to authorize a third party participant to use the loyalty points of one of the primary cardmember's account, verify with the transaction system component that the third party participant has sufficient connection to the primary cardmember's account, process an authorization update for the third party participant,

and provide the updated authorization access for the third party participant; and  
a database configured to store loyalty point information.

- [c6] A method for authorizing a third party participant to redeem and transact with a loyalty points program, the method comprising the steps of:  
creating a profile for an account, wherein the account belongs to a cardmember; and  
specifying an authorization access for the third party participant, wherein the authorization access comprises one of a global assignment, a functional assignment, and a transactional assignment.